From: "Carlisle Mabrey III" <cmabrey3@citizenssecurity.com> on 03/01/2006 03:20:04 PM

Subject: Risk-Based Capital Guidelines

It appears to me these proposed regulations might be meaningful only for very large publicly traded organizations. For that reason I strongly urge you to resist their application to most community banks.

Very truly yours, Carlisle Mabrey III President/CEO

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